



Order Filed on April 22, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1	
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 215-627-1322 <a href="mailto:dcarlton@kmlawgroup.com">dcarlton@kmlawgroup.com</a> Attorneys for Secured Creditor MidFirst Bank	
In Re: Shital M. Patel a/k/a Shital Bhatt Nimeshkum S. Patel a/k/a Nimesh S Patel Debtors	

Case No.: 24-11166 RG

Hearing Date: 4/17/2024

Judge: Rosemary Gambardella

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: April 22, 2024**

A handwritten signature in cursive script, reading "Rosemary Gambardella", is written over a horizontal line.  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

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Debtor: Shital M. Patel a/k/a Shital Bhatt & Nimeshkum S. Patel a/k/a Nimesh S Patel  
Case No.: 24-11166 RG  
Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, holder of a mortgage on real property located at 1 Saw Mill Drive, Somerset, NJ, 08873, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Paul Evangelista, Esquire, attorney for Debtors, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors shall pay the arrearage claim of Secured Creditor in full, which is claim # 18 on the claims register and contains pre-petition arrears of \$8,171.74 through the Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors shall make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors reserve their right to object to Secured Creditor's proof of claim and notice of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:  
Nimeshkum S. Patel  
Shital M. Patel  
Debtors

Case No. 24-11166-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Apr 22, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Nimeshkum S. Patel, Shital M. Patel, 1 Saw Mill Drive, Somerset, NJ 08873-7362

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jerrold S. Kulback	on behalf of Creditor CM Ventures Holdings LLC jkulback@archerlaw.com chansen@archerlaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Paul Evangelista	on behalf of Joint Debtor Shital M. Patel pevangelista@scura.com pselawpc@gmail.com;dstevens@scura.com;ecfbkfilings@scuramealey.com;jromero@scura.com;vmajano@scura.com;spereyra@scura.com;sterry@scura.com
Paul Evangelista	on behalf of Debtor Nimeshkum S. Patel pevangelista@scura.com pselawpc@gmail.com;dstevens@scura.com;ecfbkfilings@scuramealey.com;jromero@scura.com;vmajano@scura.com;spereyra@scura.com

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scura.com;sterry@scura.com

Rebecca K. McDowell

on behalf of Creditor TD Bank N.A. rmcdowell@slgcollect.com, anovoa@slgcollect.com

Robert H. Yu

on behalf of Creditor Woori America Bank Ryu@RobertYuLLC.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Mercedes-Benz Financial Services USA LLC wcraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 9